

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Linda J Baumann</u> | Social Security number or ITIN | xxx-xx-5072 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 11-30332-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda J Baumann

1/26/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Linda J Baumann
 Debtor

Case No. 11-30332-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jan 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2017.

db #+Linda J Baumann, 52 Twin Rivers Drive N, East Windsor, NJ 08520-5533
 cr +LT Asset Recovery LLC, c/o Pellegrino & Feldstein, LLC, Attn: Deborah Feldstein, Esq.,
 290 Route 46 West, Denville, NJ 07834-1239
 cr +Velocity Investments LLC, c/o Ragan & Ragan PC, 3100 Route 138 W, Wall, NJ 07719-9020
 512153562 +Apothaker & Assoc., Re: Portf Rec; DC 7116-06; VJ 3899-07, 520 Fellowship Road, C306,
 Mount Laurel, NJ 08054-3410
 512153561 +Apothaker & Assoc., Re: Portf. Rec; DC 6896-07; VJ 7928-07, 520 Fellowship Road, C306,
 Mount Laurel, NJ 08054-3410
 512622768 +Bank of America, N.A., Successor by Merger to, BAC Home Loan Servicing LP,
 c/o Robertson Anschutz & Schneid, PL, 3010 N. Military Trail, Ste. 300,
 Boca Raton, FL 33431-6393
 512153569 +Chris Moylan, Esq., Re: Asset Acc; DC 9251-07; VJ 8529-07, 15 East Centre Street,
 PO Box 771, Woodbury, NJ 08096-7771
 512153570 +East Windsor Twp. Tax Office, 16 Lanning Blvd., East Windsor, NJ 08520-1925
 512153571 +Eichenbaum & Stylianou, Re: GEMB; DC 3087-05; VJ 3516-05, 10 Forest Avenue, PO Box 914,
 Paramus, NJ 07653-0914
 512153574 +Harrison Ross Byck, Esq., Re: CACH; L 357-10, 229 Plaza Blvd, Ste 112,
 Morrisville, PA 19067-7601
 512153575 +Lyons Doughty & Veldhuis, Re: Target; DC 1207-05; VJ 2732-05, 1288 Rt. 73, Suite 310,
 PO Box 1269, Mount Laurel, NJ 08054-7269
 512153577 +Pellegrino & Feldstein, Re: LT Asset Rec; DC 7232-07; VJ 6133-07, 290 Rt. 46 West,
 Denville, NJ 07834-1239
 512153581 +Pressler & Pressler, Re: Midland; DJ 245175-10, 7 Entin Road, Parsippany, NJ 07054-5020
 512153580 +Pressler & Pressler, Re: FIA; DC 309-07; VJ 2222-07, 7 Entin Road,
 Parsippany, NJ 07054-5020
 512153579 +Pressler & Pressler, Re: Midland; DC 1164-10; VJ 3805-10, 7 Entin Road,
 Parsippany, NJ 07054-5020
 512153582 +Ragan & Ragan, Re: L 3236-08; Velocity Investments, 3100 Rt 138 W, Wall, NJ 07719-9020
 512153583 +Siegel & Assoc, Re: Honda; DC 12083-08; VJ 2974-09, 90 Main St, Ste 308,
 Hackensack, NJ 07601-7128
 512153584 +Siegel & Assoc, Re: AMEX; DJ 167364-09, 90 Main Street, Suite 308,
 Hackensack, NJ 07601-7128
 512153585 +Solomon & Solomon, Re: LVNV; DC 7666-06; VJ 6818-09, Columbia Circle, Box 15019,
 Albany, NY 12212-5019
 512153586 +Spirit of America/Fashion Bug, 1103 Allen Drive, Milford, OH 45150-8763
 512153588 +Twin Rivers Homeowners Assoc, 92 Twin Rivers Drive West, East Windsor, NJ 08520-5213
 512251652 +Twin Rivers Homeowners Assoc., et al, 1676 Route 27, Edison, New Jersey 08817-3595
 512192238 +Velocity Investments, LLC, c/o Ragan & Ragan, P.C., 3100 Route 138 West,
 Wall, NJ 07719-9020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 26 2017 19:46:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2017 19:46:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512153560 +EDI: AMEREXPR.COM Jan 26 2017 19:23:00 AMEX, PO Box 1270, Newark, NJ 07101-1270
 512476664 EDI: BECKLEE.COM Jan 26 2017 19:23:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512302442 +EDI: ACCE.COM Jan 26 2017 19:23:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 512153563 +EDI: ACCE.COM Jan 26 2017 19:23:00 Asset Acceptance, LLC, Re: GEMB/Sams Club,
 PO Box 2036, Warren, MI 48090-2036
 512153564 EDI: BANKAMER.COM Jan 26 2017 19:23:00 Bank of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 512167535 EDI: BANKAMER2.COM Jan 26 2017 19:23:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512153565 EDI: BANKAMER.COM Jan 26 2017 19:23:00 Bank of America, 4060 Ogletown Stanton Road,
 Mail Code DE5-019-03-07, Newark, DE 19713
 512153566 +EDI: BANKAMER.COM Jan 26 2017 19:23:00 Bank of America, 1825 East Buckeye Road,
 Phoenix, AZ 85034-4216
 512153567 +EDI: STFC.COM Jan 26 2017 19:23:00 CACH LLC, Re: Bank of America, 4340 S Monaco St,
 fl 2, Denver, CO 80237-3485
 512153568 +EDI: CHASE.COM Jan 26 2017 19:23:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 512153572 +EDI: RMSC.COM Jan 26 2017 19:23:00 GEMB/Sam's Club, PO Box 981064,
 El Paso, TX 79998-1064
 512153573 +EDI: RMSC.COM Jan 26 2017 19:23:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400
 512517590 +EDI: RESURGENT.COM Jan 26 2017 19:23:00 LVNV Funding LLC,
 c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675
 512500632 EDI: RESURGENT.COM Jan 26 2017 19:23:00 LVNV Funding LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 512153576 +EDI: MID8.COM Jan 26 2017 19:23:00 Midland Credit Mngmt, Re: First Consumers Bank,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 45

Date Rcvd: Jan 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512153578 EDI: PRA.COM Jan 26 2017 19:23:00 Portfolio Recovery Associates, Re: Providian,
120 Corporate Blvd, Ste 1, Norfolk, VA 23502
512394891 EDI: PRA.COM Jan 26 2017 19:23:00 Portfolio Recovery Associates, LLC,
c/o Providian National Bank, POB 41067, Norfolk VA 23541
512178954 +E-mail/Text: bncmail@w-legal.com Jan 26 2017 19:46:45 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512153587 +EDI: WTRRNBNK.COM Jan 26 2017 19:23:00 Target, 3701 Wayzata Blvd, #2CF,
Minneapolis, MN 55416-3401
512153589 +EDI: WFNNB.COM Jan 26 2017 19:23:00 WFNNB/Avenue, PO Box 659705,
San Antonio, TX 78265-9705

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516484435* +Linda J Baumann, 52 Twin Rivers Drive N, East Windsor, NJ 08520-5533

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Defendant BANK OF AMERICA bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Deborah T. Feldstein on behalf of Defendant LT Asset Recovery LLC dfeldstein@caplaw.net
Deborah T. Feldstein on behalf of Defendant LT Asset Recovery, LLC dfeldstein@caplaw.net
Deborah T. Feldstein on behalf of Creditor LT Asset Recovery LLC dfeldstein@caplaw.net
Joel A. Ackerman on behalf of Creditor Bank of America, N.A. jackerman@zuckergoldberg.com
John Zimnis on behalf of Defendant Linda J Baumann njbankruptcylaw@aol.com.
John Zimnis on behalf of Debtor Linda J Baumann njbankruptcylaw@aol.com.
Peter P. Bisulca on behalf of Creditor Bank of America, N.A. ktlbslaw@aol.com
W. Peter Ragan on behalf of Plaintiff Velocity Investments LLC wpr@raganlaw.com,
susan@raganlaw.com
W. Peter Ragan on behalf of Creditor Velocity Investments LLC wpr@raganlaw.com,
susan@raganlaw.com

TOTAL: 13